

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: LEITH, THOMAS M	§	Case No. 09-16360
LEITH, LISA R	§	
	§	
Debtor(s) KLEZCZYNSKI, LISA R	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on May 05, 2009. The undersigned trustee was appointed on May 05, 2009.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 5,286.81

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>5,286.81</u>

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 04/15/2010 and the deadline for filing governmental claims was 04/15/2010. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,278.68. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,278.68, for a total compensation of \$1,278.68. ²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$113.27, for total expenses of \$113.27.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/17/2011 By: /s/JOSEPH R. VOILAND
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-16360

Trustee: (330380) JOSEPH R. VOILAND

Case Name: LEITH, THOMAS M
LEITH, LISA R

Filed (f) or Converted (c): 05/05/09 (f)

§341(a) Meeting Date: 06/22/09

Period Ending: 05/17/11

Claims Bar Date: 04/15/10

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Location: 1860 Dorchester Ave, Algonquin, Single	319,000.00	0.00	DA	0.00	FA
2 Chase checking account	500.00	500.00		500.00	FA
3 Chase savings account	10.00	10.00	DA	0.00	FA
4 Misc household furniture & appliances: TV, Washe	1,500.00	1,500.00		500.00	FA
5 Clothing	130.00	0.00	DA	0.00	FA
6 401K	5,000.00	0.00	DA	0.00	FA
7 2008 Tax Refund	8,555.00	555.00		1,000.00	FA
8 2005 Toyota Sequoia (130,000 miles)	11,575.00	0.00	DA	0.00	FA
9 1997 Honda Civic	1,025.00	0.00	DA	0.00	FA
10 computer, printer	300.00	300.00	DA	0.00	FA
11 preferential transfer - Diners Club (u)	3,000.00	3,000.00		3,285.94	FA
Int INTEREST (u)	Unknown	N/A		0.87	Unknown
12 Assets Totals (Excluding unknown values)	\$350,595.00	\$5,865.00		\$5,286.81	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): August 15, 2010

Current Projected Date Of Final Report (TFR): May 15, 2011

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-16360

Case Name: LEITH, THOMAS M
LEITH, LISA R

Taxpayer ID #: **-***2610

Period Ending: 05/17/11

Trustee: JOSEPH R. VOILAND (330380)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****62-65 - Money Market Account

Blanket Bond: \$50,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
02/20/10		Chase Bank	proceeds from Leith re: purchase of personal property		2,000.00		2,000.00
	{4}		500.00	1129-000			2,000.00
	{2}		500.00	1129-000			2,000.00
	{7}		1,000.00	1129-000			2,000.00
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.01		2,000.01
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.08		2,000.09
04/20/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.05		2,000.14
04/20/10		Wire out to BNYM account 9200*****6265	Wire out to BNYM account 9200*****6265	9999-000	-2,000.14		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	-2,000.14	0.00	
Subtotal	2,000.14	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$2,000.14	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-16360

Case Name: LEITH, THOMAS M
LEITH, LISA R

Taxpayer ID #: **-***2610

Period Ending: 05/17/11

Trustee: JOSEPH R. VOILAND (330380)

Bank Name: The Bank of New York Mellon

Account: 9200-*****62-65 - Money Market Account

Blanket Bond: \$50,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/20/10		Wire in from JPMorgan Chase Bank, N.A. account *****6265	Wire in from JPMorgan Chase Bank, N.A. account *****6265	9999-000	2,000.14		2,000.14
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.04		2,000.18
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.12		2,000.30
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.11		2,000.41
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.12		2,000.53
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.11		2,000.64
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.01		2,000.65
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.01		2,000.66
11/11/10	{11}	Citibank (South Dakota), N.A.	settlement proceeds re Diner's Club	1241-000	3,285.94		5,286.60
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		5,286.62
12/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.04		5,286.66
01/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.04		5,286.70
02/28/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.04		5,286.74
03/10/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.01		5,286.75
03/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		5,286.77
04/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.04		5,286.81

ACCOUNT TOTALS	5,286.81	0.00	\$5,286.81
Less: Bank Transfers	2,000.14	0.00	
Subtotal	3,286.67	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$3,286.67	\$0.00	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****62-65	2,000.14	0.00	0.00
MMA # 9200-*****62-65	3,286.67	0.00	5,286.81
	\$5,286.81	\$0.00	\$5,286.81

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-16360

Case Name: LEITH, THOMAS M

Trustee Name: JOSEPH R. VOILAND

Balance on hand: \$ 5,286.81

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 5,286.81

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOSEPH R. VOILAND	1,278.68	0.00	1,278.68
Trustee, Expenses - JOSEPH R. VOILAND	113.27	0.00	113.27
Attorney for Trustee, Fees - Joseph R. Voiland	1,180.00	0.00	1,180.00
Attorney for Trustee, Expenses - Joseph R. Voiland	201.08	0.00	201.08

Total to be paid for chapter 7 administration expenses: \$ 2,773.03

Remaining balance: \$ 2,513.78

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 2,513.78

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 2,513.78

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 111,461.78 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 2.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	AMERICAN INFOSOURCE LP AS AGENT FOR	1,950.30	0.00	43.98
2	AMERICAN INFOSOURCE LP AS AGENT FOR	5,784.25	0.00	130.45
3	DISCOVER BANK	9,461.38	0.00	213.38
4	PYOD LLC its successors and assigns as assignee of	525.79	0.00	11.86
5	PYOD LLC its successors and assigns as assignee of	11,319.80	0.00	255.29
6	PYOD LLC its successors and assigns as assignee of	421.13	0.00	9.50
7	North Gary Auto Care Center, Inc	966.16	0.00	21.79
8	American Express Centurion Bank	16,288.96	0.00	367.36
9	PRA Receivables Management, LLC	740.41	0.00	16.70
10	PRA Receivables Management, LLC	783.08	0.00	17.66
11	Chase Bank USA, N.A.	5,449.29	0.00	122.90
12	Capital Recovery III LLC Assignee of	5,043.62	0.00	113.75
13	GE Money Bank dba GAP	1,095.18	0.00	24.70
14	GE Money Bank dba LOWES CONSUMER	320.21	0.00	7.22
15	GE Money Bank dba JCPENNEY CREDIT SERVICES	1,075.29	0.00	24.25

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16	GE Money Bank dba JCPENNEY REWARDS MASTERCARD	1,201.19	0.00	27.09
17	GE Money Bank dba MEIJER PLATINUM MC	2,275.11	0.00	51.31
18	GE Money Bank dba OLD NAVY	295.79	0.00	6.67
19	Fia Card Services, NA/Bank of America	17,872.59	0.00	403.08
20	Fia Card Services, NA/Bank of America	13,085.80	0.00	295.12
21	Chase Bank USA NA	6,457.53	0.00	145.64
22	Toyota Motor Credit Corporation	9,048.92	0.00	204.08

Total to be paid for timely general unsecured claims: \$ 2,513.78

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00